

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael NMI Montedoro
Tracy M. Montedoro
Debtors

Case No. 13-06113-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 40

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.
db/jdb

cr
4414806 +Michael NMI Montedoro, Tracy M. Montedoro, 11805 Buck Run Drive,
4435745 Greencastle, PA 17225-8417
+First Ed Credit Union, Law Offices of Markian R. Slobodian, 801 North Second St.,
Harrisburg, PA 17102-3210
4414811 +1st Ed Credit Union, 1156 Kennebec Dr, Chambersburg, PA 17201-2809
4430508 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
+Chase Home Finance, P O Box 24696, Columbus, OH 43224-0696
44576178 +First Ed Credit Union, c/o Law Offices of Markian R. Slobodian, 801 North Second St.,
4430508 Harrisburg, PA 17102-3213
+Franklin County Tax Claim Bureau, 2 North Main St, Chambersburg, PA 17201-1811
4471997 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
4472099 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
4415998 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4414827 +PNC Bank, P O Box 3429, Pittsburgh, PA 15230-3429
4454486 +Phillips & Cohen Associates, LTD, servicer for PCA Acquisition V, LLC, 1002 Justison Street,
Wilmington DE 19801-5148
4443439 +Washington County Teachers Federal Credit Union, c/o Douglas H. Seitz, Esq.,
Offit Kurman, P.A., 8 Park Center Ct., Ste 200, Owings Mills, MD 21117-5616
4435828 +Washington County Teachers Federal Credit Union, c/o Douglas H. Seitz, Esquire,
8 Park Center Ct, Ste 200, Owings Mills, MD 21117-5616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4414807 EDI: BANKAMER.COM May 07 2019 23:13:00 Bank of America, P O Box 982238,
El Paso, TX 79998
4414808 +EDI: RESURGENT.COM May 07 2019 23:13:00 CACH LLC, 370 17th St, Ste 5000,
Denver, CO 80202-5616
4446160 EDI: RESURGENT.COM May 07 2019 23:13:00 CACH, LLC, PO Box 10587,
Greenville, SC 29603-0587
4414809 +EDI: CAPITALONE.COM May 07 2019 23:13:00 Capital One, P O Box 30281,
Salt Lake City, UT 84130-0281
4460773 EDI: BL-BECKET.COM May 07 2019 23:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4414810 +EDI: CHASE.COM May 07 2019 23:13:00 Chase, P O Box 15298, Wilmington, DE 19850-5298
4414812 +EDI: CHASE.COM May 07 2019 23:13:00 Chase/Best Buy, P O Box 15298,
Wilmington, DE 19850-5298
4414813 +EDI: CITICORP.COM May 07 2019 23:13:00 CitiCards/Citibank, P O Box 6500,
Sioux Falls, SD 57117-6500
4414814 +EDI: WFNBN.COM May 07 2019 23:13:00 Comenity Bank/Ann Taylor, P O Box 182789,
Columbus, OH 43218-2789
4465475 EDI: RMSC.COM May 07 2019 23:13:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4414815 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/American Eagle, P O Box 965005,
Orlando, FL 32896-5005
4414816 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Banana Republic, P O Box 965005,
Orlando, FL 32896-5005
4414817 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Dick's, P O Box 965005, Orlando, FL 32896-5005
4414818 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Gap, P O Box 965005, Orlando, FL 32896-5005
4414819 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Home Design NHFA, P O Box 965036,
Orlando, FL 32896-5036
4414820 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Lowe's, P O Box 965005, Orlando, FL 32896-5005
4414821 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Old Navy, P O Box 965005,
Orlando, FL 32896-5005
4414822 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/PayPalSmartConn, P O Box 965005,
Orlando, FL 32896-5005
4414823 +EDI: RMSC.COM May 07 2019 23:13:00 GECRB/Sams, P O Box 965005, Orlando, FL 32896-5005
4414824 EDI: IRS.COM May 07 2019 23:13:00 Internal Revenue Service, Insolvency Admin,
P O Box 7346, Philadelphia, PA 19101-7346
4443631 EDI: JEFFERSONCAP.COM May 07 2019 23:13:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4414825 +E-mail/Text: bncnotices@becket-lee.com May 07 2019 19:12:38 Kohls/Capital One,
P O Box 3115, Milwaukee, WI 53201-3115
4414826 E-mail/Text: camanagement@mtb.com May 07 2019 19:12:40 M&T Bank, P O Box 900,
Millsboro, DE 19966
4462164 EDI: PRA.COM May 07 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4420740 EDI: Q3G.COM May 07 2019 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4414828 +E-mail/Text: wctfcu.tsa@myactv.net May 07 2019 19:12:41 Washington County Teachers FCU,
823 Commonwealth Ave, Hagerstown, MD 21740-6801

TOTAL: 26

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4581500 Internal Revenue Service
cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr* +Washington County Teachers Federal Credit Union, c/o Douglas H. Seitz, Esquire,
8 Park Center Ct. Ste 200, Owings Mills, MD 21117-5616

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Douglas Henry Seitz on behalf of Creditor Washington County Teachers Federal Credit Union
dseitz@offitkurman.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Markian R Slobodian on behalf of Creditor First Ed Credit Union law.ms@usa.net
Michael John Csonka on behalf of Debtor 1 Michael NMI Montedoro office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Michael John Csonka on behalf of Debtor 2 Tracy M. Montedoro office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Michael NMI Montedoro**
First Name Middle Name Last Name
Debtor 2 **Tracy M. Montedoro**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-06113-HWV**

Social Security number or ITIN **xxx-xx-0536**
EIN --
Social Security number or ITIN **xxx-xx-5319**
EIN --

Order of Discharge

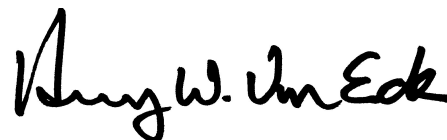
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael NMI Montedoro

Tracy M. Montedoro

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

5/7/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.